

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Boraseth I. Tum
Debtor

Case No. 20-00829-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Feb 21, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2025:

Recip ID	Recipient Name and Address
db	+ Boraseth I. Tum, 3820 Dora Drive, Harrisburg, PA 17110-3616
5308610	Dauphin Co Drs, PO Box 1295, Harrisburg, PA 17108-1295
5328449	+ Dauphin County Domestic Relations, PO Box 1295, Harrisburg, PA 17108-1295
5329981	+ Jamie Tum, 2624 Outerbridge Crossing, Harrisburg, PA 17112-9108

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Feb 21 2025 23:36:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: RASEBN@raslg.com	Feb 21 2025 18:41:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001
5312775	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Feb 21 2025 18:41:00	Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961
5308606	+ Email/Text: rm-bknotices@bridgecrest.com	Feb 21 2025 18:42:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
5308607	+ EDI: CAPITALONE.COM	Feb 21 2025 23:36:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5308607	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 21 2025 18:49:05	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5313598	EDI: CAPITALONE.COM	Feb 21 2025 23:36:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5313598	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 21 2025 18:49:24	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5319751	Email/PDF: bncnotices@becket-lee.com	Feb 21 2025 18:49:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5308608	+ Email/Text: rm-bknotices@bridgecrest.com	Feb 21 2025 18:42:00	Carvana LLC, PO Box 29018, Phoenix, AZ 85038-9018
5327585	EDI: CITICORP	Feb 21 2025 23:36:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5308609	+ EDI: CITICORP	Feb 21 2025 23:36:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5308611	+ EDI: DISCOVER	Feb 21 2025 23:36:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5326572	Email/Text: servicingmailhub@flagstar.com		

District/off: 0314-1
Date Rcvd: Feb 21, 2025

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Total Noticed: 34

		Feb 21 2025 18:42:00	FLAGSTAR BANK, FSB, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098
5308612	+ Email/Text: servicingmailhub@flagstar.com	Feb 21 2025 18:42:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
5308613	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Feb 21 2025 18:42:00	Great Lakes Higher Education Corporation, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
5308614	Email/PDF: resurgentbknotifications@resurgent.com	Feb 21 2025 18:48:52	LVNV Funding, c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675
5309809	Email/PDF: resurgentbknotifications@resurgent.com	Feb 21 2025 18:48:22	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5437402	EDI: PRA.COM	Feb 21 2025 23:36:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5327744	EDI: PRA.COM	Feb 21 2025 23:36:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
5345934	EDI: PENNDEPTREV	Feb 21 2025 23:36:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5345934	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 21 2025 18:42:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5322488	EDI: Q3G.COM	Feb 21 2025 23:36:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
5326813	+ Email/Text: bncmail@w-legal.com	Feb 21 2025 18:42:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5308615	EDI: AISTMBL.COM	Feb 21 2025 23:36:00	Sprint, PO Box 4191, Carol Stream, IL 60197-4191
5308615	Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 21 2025 18:59:43	Sprint, PO Box 4191, Carol Stream, IL 60197-4191
5327534	EDI: AISTMBL.COM	Feb 21 2025 23:36:00	Sprint Corp., Attn: Bankruptcy, P.O. Box 7949, Overland Park, KS 66207-0949
5327534	Email/PDF: ais.tmobile.ebn@aisinfo.com	Feb 21 2025 18:59:43	Sprint Corp., Attn: Bankruptcy, P.O. Box 7949, Overland Park, KS 66207-0949
5308617	+ Email/Text: bncmail@w-legal.com	Feb 21 2025 18:42:00	TD Bank USA, N.A., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
5308616	+ EDI: WTRRN BANK.COM	Feb 21 2025 23:36:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
5325321	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 21 2025 18:41:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
5308618	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 21 2025 18:41:00	The Bank of Missouri d/b/a Fortiva, PO Box 105555, Atlanta, GA 30348-5555
5321313	EDI: USBANKARS.COM	Feb 21 2025 23:36:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
5325755	+ Email/Text: bncmail@w-legal.com	Feb 21 2025 18:42:00	USAA FEDERAL SAVINGS BANK, C/O: WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5308619	+ EDI: USAA.COM	Feb 21 2025 23:36:00	USAA Federal Savings Bank, Attn: Bankruptcy,

10750 Mcdermott Freeway, San Antonio, TX
78288-1600

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	JAMIE TUM, 2624 Outerbridge Crossing, Harrisburg, PA 17112-9108
5437401	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK FSB bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor FLAGSTAR BANK FSB wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michelle McGowan	on behalf of Creditor USAA Federal Savings Bank mimcgowan@raslg.com
Robert E Chernicoff	on behalf of Debtor 1 Boraseth I. Tum rec@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;jkj@cclawpc.com
Thomas Song	on behalf of Creditor FLAGSTAR BANK FSB tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1

Boraseth I. Tum

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9891

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-00829-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Boraseth I. Tum
aka Seth Tum2/21/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.